

BILL CAMPBELL MAYOR 55 TRINITY AVENUE, S.W. ATLANTA, GEORGIA 30335-0300

(404) 330-6100

September 18, 2000

00- _-1541

President Robert Pitts & Members of Atlanta City Council 55 Trinity Avenue, SW Atlanta, Georgia 30335

Re: Appointment to the Municipal Market Board of Directors

Dear President Pitts and Members of Council:

It is a pleasure for me to appoint Mr. Charles "Chuck" Lewis to serve as a member of the Municipal Market Board of Directors in the Banking category. This appointment is for a term of two (2) years, scheduled to begin on the date of Council confirmation.

I am certain that Mr. Lewis will serve the city of Atlanta with distinction.

I respectfully urge confirmation of this appointment.

Enclosures

Biography

Willard C. Lewis

Willard "Chuck" Lewis began his banking career with Citizens Trust Bank while completing his Banking and Finance Degree at Morehouse College in 1983. He has worked at every level of community banking during his sixteen years in the business. He rejoined Citizens Trust Bank via bank merger after a seven year stint with First Southern Bank, a fast growing community bank in the suburban Atlanta community of Lithonia, Georgia. He arrived at First Southern as Assistant Vice President and Controller (he also served an Internal Auditor during this period). He was later promoted to Vice President and Controller and then to Senior Vice President of Retail Banking and Operations. Following numerous successes he was promoted to Senior Vice President and Chief Operations Officer. After proving his proficiency, Chuck was soon promoted to the position of Executive Vice President and Chief Operating Officer and Chief Financial Officer.

Some of Chuck's accomplishments include reorganizing the Bank into a one-bank holding company to take advantage of a more flexible and modern corporate structure. He successfully coordinated the bank's branch expansion efforts by developing several bank branches. He led the negotiations and subsequent acquisition of a profitable mortgage company, Citizens Trust Bank Mortgage Services, Inc. He has obtained over \$35 million in depository and loan relationships through his marketing and business development efforts. He has enhanced profitability in the organization by significantly reducing overhead through the implementation of cost control programs.

Chuck led the transition planning efforts and combined officer teams during the implementation phase of the Citizens Trust Bank and First Southern Bank merger. Post merger he was elevated to the position of Senior Executive Vice President and Chief Operating Officer. He is Secretary of the Board of the Bank and the Secretary/Treasurer of the Board of the Bank's parent company Citizens Bancshares Corporation. Chuck is also a board member and Secretary/Treasurer of the corporation's mortgage subsidiary, Citizens Trust Bank Mortgage Services, Inc.

Chuck currently serves on the Board of Directors of the Dekalb Medical Center Foundation. He is the Past Chairman of the Board and current Vice Chairman of the Board for the Southeast YMCA were he spearheaded the expansion of the branch from a \$300,000 operation to a \$1.5 million operation and is now leading the organization's Properties Committee in the building of a new \$6,000,000 facility at East Lake. Chuck is graduate of Leadership Atlanta's Class of 1999. He is the current Co-Chairman of the Leadership Advisory Council of the National Bankers Association (the trade group for the nations minority and women owned banks). He is a member of the American Association of Blacks in Energy. He is an active participant with the United States Department of Energy Round Table. He is an active member of the 100 Black Men of America Dekalb County Chapter. He has served on the Georgia State Senate Executive Committee to Curb Gang Violence. He has served as a member of the Advisory Board of Kennesaw State College.

He is a member of the Lithonia Chamber of Commerce Economic Development Board and a member of the Morehouse College Alumni Association. Chuck is the Sweet Aubum Business and Improvement Association Chairman of the Board. Currently, Chuck is an editorial columnist for the Atlanta Business Journal.

In October 1997, Chuck was selected by Georgia Trend Magazine as one of the "Forty under Forty" rising stars in the state of Georgia. This honor recognizes the top forty leaders in the state of Georgia under the age of forty years old. Nominees were judged on professional accomplishments, civic involvement and giving back to the community in the rich Georgia tradition.

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